

FARMERS CAPITAL BANK CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 1098732	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$721	\$699	-3.0%		
Loans	\$368	\$338	-8.1%		
Construction & development	\$27	\$20	-23.8%		
Closed-end 1-4 family residential	\$147	\$136	-7.8%		
Home equity	\$12	\$11	-3.5%		
Credit card	\$0	\$0			
Other consumer	\$7	\$7	-9.1%		
Commercial & Industrial	\$18	\$17	-6.1%		
Commercial real estate	\$105	\$102	-3.3%		
Unused commitments	\$26	\$36	41.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$192	\$188	-2.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$91	\$94	3.8%		
Cash & balances due	\$30	\$34	13.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$648	\$626	-3.3%		
Deposits	\$559	\$559	0.0%		
Total other borrowings	\$82	\$59	-27.4%		
FHLB advances	\$18	\$18	0.0%		
Equity					
Equity capital at quarter end	\$73	\$73	0.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	9.7%	--		
Tier 1 risk based capital ratio	17.6%	17.9%	--		
Total risk based capital ratio	18.8%	19.2%	--		
Return on equity ¹	2.5%	3.7%	--		
Return on assets ¹	0.3%	0.4%	--		
Net interest margin ¹	3.0%	3.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	43.2%	98.0%	--		
Loss provision to net charge-offs (qtr)	31.3%	37.9%	--		
Net charge-offs to average loans and leases ¹	2.8%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	43.3%	13.9%	5.6%	0.6%	--
Closed-end 1-4 family residential	4.0%	2.1%	0.2%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.1%	0.4%	0.4%	--
Commercial & Industrial	1.5%	1.0%	0.0%	0.3%	--
Commercial real estate	4.8%	2.4%	0.7%	0.0%	--
Total loans	6.4%	2.6%	0.7%	0.2%	--